

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
CUNNINGHAM, ELANA § Case No. 14-44445
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 12/14/2014 . The undersigned trustee was appointed on 12/14/2014 .

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 100,000.00

Funds were disbursed in the following amounts:

| | |
|--|--------------|
| Payments made under an interim disbursement | 0.00 |
| Administrative expenses | 26,010.87 |
| Bank service fees | 0.00 |
| Other payments to creditors | 27,443.21 |
| Non-estate funds paid to 3 rd Parties | 0.00 |
| Exemptions paid to the debtor | 15,000.00 |
| Other payments to the debtor | 0.00 |
| Leaving a balance on hand of ¹ | \$ 31,545.92 |

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 12/24/2015 and the deadline for filing governmental claims was 12/24/2015 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 7,500.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 7,500.00 , for a total compensation of \$ 7,500.00 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 97.51 , for total expenses of \$ 97.51 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/30/2017 By: /s/Phillip D. Levey
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

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Exhibit A

Case No: 14-44445 JBS Judge: JACK B. SCHMETTERER
Case Name: CUNNINGHAM, ELANA

Trustee Name: Phillip D. Levey

Date Filed (f) or Converted (c): 12/14/14 (f)

341(a) Meeting Date: 01/23/15

Claims Bar Date: 12/24/15

For Period Ending: 04/30/17

| 1 | 2 | 3 | 4 | 5 | 6 |
|---|------------------------------------|---|---|---|---|
| Asset Description (Scheduled and Unscheduled (u) Property) | Petition/ Unscheduled Values | Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs) | Property Formally Abandoned OA=554(a) Abandon | Sale/Funds Received by the Estate | Asset Fully Administered (FA)/ Gross Value of Remaining Assets |
| 1. 1436 S Kolin Ave, Chicago, IL 60623-1149 Primary R | 168,030.00 | 14,488.00 | | 0.00 | FA |
| 2. Bank of America - Checking and Savings account (ne | 0.00 | 0.00 | | 0.00 | FA |
| 3. Credit Union 1 - Checking and Savings Account | 655.06 | 0.06 | | 0.00 | FA |
| 4. Clothes | 250.00 | 0.00 | | 0.00 | FA |
| 5. 2003 FORD Taurus-V6 Sedan 4D SES Primary Vehicle | 3,000.00 | 0.00 | | 0.00 | FA |
| 6. Personal Injury Action (u) | 0.00 | 85,000.00 | | 100,000.00 | FA |

TOTALS (Excluding Unknown Values)

\$171,935.06

\$99,488.06

\$100,000.00

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 03/31/16

Current Projected Date of Final Report (TFR): 04/15/17

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-44445 -JBS
Case Name: CUNNINGHAM, ELANA

Trustee Name: Phillip D. Levey
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****5208 Checking Account (Non-Interest Earn

Taxpayer ID No: *****8639
For Period Ending: 04/30/17

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|--------------------|--|---|--------------------|---------------|--------------------|---------------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description Of Transaction | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account / CD Balance (\$) |
| | | | BALANCE FORWARD | | | | 0.00 |
| 03/02/17 | 6 | Allstate | SETTLEMENT | 1242-000 | 100,000.00 | | 100,000.00 |
| 03/14/17 | 010001 | M. Andrew Hamilton 225 West Wacker Drive Suite 1515 Chicago, IL 60606 | Trustee's Special Counsel Fees Per Order dated January 30, 2017. | 3210-000 | | 25,000.00 | 75,000.00 |
| 03/14/17 | 010002 | M. Andrew Hamilton 225 West Wacker Drive Suite 1515 Chicago, IL 60606 | Trustee's Special Counsel Expenses Per Order dated January 30, 2017. | 3220-000 | | 1,010.87 | 73,989.13 |
| 03/14/17 | 010003 | ELANA CUNNINGHAM 1436 S KOLIN AVE CHICAGO, IL 60623-1149 | Debtor's Exemption Debtor's claim of exemption re Cunningham v. Sutherland per Order dated January 30, 2017. | 8100-000 | | 15,000.00 | 58,989.13 |
| 03/14/17 | 010004 | Midwest Orthopaedics at Rush, LLC 1611 West Harrison Street Chicago, IL 60612 | Physician's Lien Paid per Order dated January 30, 2017. | 4210-000 | | 11,971.05 | 47,018.08 |
| * 03/14/17 | 010005 | Rush University Medical Center 1653 West Congress Parkway Chicago, IL 60612-3833 | Hospital Lien Paid per Order dated January 30, 2017. | 4210-004 | | 5,837.39 | 41,180.69 |
| 03/14/17 | 010006 | BlueCross BlueShield of Illinois 3405 Liiberty Drive Springfield, IL 62704 | Insurer Subrogation Lien Paid per Order dated January 30, 2017. | 4210-000 | | 5,606.52 | 35,574.17 |
| 03/14/17 | 010007 | Novacare Rehabilitation 400 Technology Drive Suite 240 Canonsburg, PA 15317 | Medical Care Provider Lien Paid per Order dated January 30, 2017. | 4210-000 | | 4,028.25 | 31,545.92 |
| * 04/04/17 | 010005 | Rush University Medical Center 1653 West Congress Parkway Chicago, IL 60612-3833 | Stop Payment Reversal STOP PAY ADD SUCCESSFUL | 4210-004 | | -5,837.39 | 37,383.31 |
| 04/04/17 | 010008 | Rush University Medical Center | Hospital Lien | 4210-000 | | 5,837.39 | 31,545.92 |

Page Subtotals 100,000.00 68,454.08

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-44445 -JBS
Case Name: CUNNINGHAM, ELANA

Trustee Name: Phillip D. Levey
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****5208 Checking Account (Non-Interest Earn

Taxpayer ID No: *****8639
For Period Ending: 04/30/17

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|--------------------|--|--|--------------------|---------------|--------------------|---------------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description Of Transaction | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account / CD Balance (\$) |
| | | 1653 West Congress Parkway Chicago, IL 60612-3833 | ELANA CUNNINGHAM ACCOUNT NO. 06123846 Paid per Order dated January 30, 2017. | | | | |

| | | | |
|---------------------------|------------|-----------|-----------|
| COLUMN TOTALS | 100,000.00 | 68,454.08 | 31,545.92 |
| Less: Bank Transfers/CD's | 0.00 | 0.00 | |
| Subtotal | 100,000.00 | 68,454.08 | |
| Less: Payments to Debtors | | 15,000.00 | |
| Net | 100,000.00 | 53,454.08 | |

| | | | | |
|--|---|------------------------------|--------------------------------|---------------------|
| | TOTAL - ALL ACCOUNTS | NET DEPOSITS | NET DISBURSEMENTS | ACCOUNT BALANCE |
| | Checking Account (Non-Interest Earn - *****5208 | 100,000.00 | 53,454.08 | 31,545.92 |
| | | 100,000.00 | 53,454.08 | 31,545.92 |
| | | (Excludes Account Transfers) | (Excludes Payments To Debtors) | Total Funds On Hand |

Page Subtotals 0.00 0.00

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EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: April 30, 2017

Case Number: 14-44445

Claim Number Sequence

Debtor Name: CUNNINGHAM, ELANA

| Code # | Creditor Name & Address | Claim Class | Notes | Scheduled | Claimed | Allowed |
|----------------------------|---|----------------|-------|-----------|--------------|--------------|
| 001 3110-00 | Phillip D. Levey | Administrative | | \$0.00 | \$4,680.00 | \$4,680.00 |
| 001 2100-00 | Phillip D. Levey | Administrative | | \$0.00 | \$7,500.00 | \$7,500.00 |
| 001 2200-00 | Phillip D. Levey | Administrative | | \$0.00 | \$97.51 | \$97.51 |
| 000001 070 7100-00 | Atlas Acquisitions LLC (Cashcall Inc - Westernsk) 294 Union St. Hackensack, NJ 07601 | Unsecured | | \$0.00 | \$2,593.43 | \$2,593.43 |
| 000002 070 7100-00 | Atlas Acquisitions LLC (CP Investors LLC) 294 Union St. Hackensack, NJ 07601 | Unsecured | | \$0.00 | \$480.00 | \$480.00 |
| 000003 070 7100-00 | Springleaf Financial Services P.O. Box 3251 Evansville, IN 47731-3251 | Unsecured | | \$0.00 | \$3,015.54 | \$3,015.54 |
| 000004 070 7100-00 | Navient Solutions Inc 220 Lasley Ave. Wilkes-Barre Pa. 18706 | Unsecured | | \$0.00 | \$65,579.71 | \$65,579.71 |
| 000005 070 7100-00 | Navient Solutions Inc. On behalf of Dept. of Education Services P.O. Box 9635 Wilkes-Barre PA. 18773-9635 | Unsecured | | \$0.00 | \$17,611.58 | \$17,611.58 |
| 000006 070 7100-00 | University Anesthesiologists PO Box 128 Glenview IL 60025 | Unsecured | | \$0.00 | \$166.80 | \$166.80 |
| 000007 070 7100-00 | Portfolio Recovery Associates, LLC Successor to CAPITAL ONE BANK (USA) N.A. (ORCHARD BANK) POB 41067 Norfolk, VA 23541 | Unsecured | | \$0.00 | \$723.30 | \$723.30 |
| 000008 070 7100-00 | JD Receivables LLC P.O. Box 382656 Germantown, TN 38183 | Unsecured | | \$0.00 | \$2,593.43 | \$2,593.43 |
| Subtotal For Claim 7100-00 | | | | \$0.00 | \$105,041.30 | \$105,041.30 |
| Case Totals: | | | | \$0.00 | \$105,041.30 | \$105,041.30 |

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-44445

Case Name: CUNNINGHAM, ELANA

Trustee Name: Phillip D. Levey

Balance on hand \$ 31,545.92

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payments to Date | Proposed Payment |
|---|-----------------|--------------------------|------------------|
| Trustee Fees: Phillip D. Levey | \$ 7,500.00 | \$ 0.00 | \$ 7,500.00 |
| Trustee Expenses: Phillip D. Levey | \$ 97.51 | \$ 0.00 | \$ 97.51 |
| Attorney for Trustee Fees: Phillip D. Levey | \$ 4,680.00 | \$ 0.00 | \$ 4,680.00 |

Total to be paid for chapter 7 administrative expenses \$ 12,277.51

Remaining Balance \$ 19,268.41

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 92,763.79 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 20.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No. | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|---|-------------------------|--------------------------|------------------|
| 000001 | Atlas Acquisitions LLC (Cashcall Inc - Westernsk) 294 Union St. Hackensack, NJ 07601 | \$ 2,593.43 | \$ 0.00 | \$ 538.69 |
| 000002 | Atlas Acquisitions LLC (CP Investors LLC) 294 Union St. Hackensack, NJ 07601 | \$ 480.00 | \$ 0.00 | \$ 99.70 |
| 000003 | Springleaf Financial Services P.O. Box 3251 Evansville, IN 47731-3251 | \$ 3,015.54 | \$ 0.00 | \$ 626.37 |
| 000004 | Navient Solutions Inc 220 Lasley Ave. Wilkes-Barre Pa. 18706 | \$ 65,579.71 | \$ 0.00 | \$ 13,621.88 |
| 000005 | Navient Solutions Inc. On behalf of Dept. of Education Services P.O. Box 9635 Wilkes-Barre PA. 18773- 9635 | \$ 17,611.58 | \$ 0.00 | \$ 3,658.19 |
| 000006 | University Anesthesiologists PO Box 128 Glenview IL 60025 | \$ 166.80 | \$ 0.00 | \$ 34.65 |

| Claim No. | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|--|-------------------------|--------------------------|------------------|
| 000007 | Portfolio Recovery Associates, LLC Successor to CAPITAL ONE BANK (USA) N.A. (ORCHARD BANK) POB 41067 Norfolk, VA 23541 | \$ 723.30 | \$ 0.00 | \$ 150.24 |
| 000008 | JD Receivables LLC P.O. Box 382656 Germantown, TN 38183 | \$ 2,593.43 | \$ 0.00 | \$ 538.69 |

Total to be paid to timely general unsecured creditors \$ 19,268.41

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE